



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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## **Medicare Open Enrollment – Changes You Can Make, September, 2020**

During Medicare's Open Enrollment Period, October 15 – December 7, you can make changes to your Part C Advantage and Part D drug plans for next year.

In September, Medicare enrollees receive an Annual Notice of Change (ANOC) from their Part C and D plans to let them know about changes in their coverage for the following year. Plan premiums may increase; provider coverage may change; and there could be changes in the prescription drugs that are covered by your plan.

During the Open Enrollment Period, you can:

- Enroll in a Part C or D plan
- Cancel your current Part C plan and return to original Medicare Part A hospital insurance and Part B medical insurance as your primary coverage
- Cancel your Part D plan
- Change from one Part C or D plan to a different one
- Change from original Medicare to a Part C plan

Any changes you make will take effect January 1 of the next year.

Each year there is also an Advantage Open Enrollment Period, January 1 – March 3, when you can:

- Change to another Part C plan
- Disenroll from your current Part C plan and return to original Medicare Parts A and B as your primary coverage. If you do so, you can also join a Part D plan.

The Medicare Open Enrollment Period and Advantage Enrollment Period don't provide a Guarantee Issue Period to enroll in a Medicare Medigap supplement plan.

One of the best tools to help you during the Medicare Open Enrollment Period and Advantage Open Enrollment Period is the Planfinder at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan). It takes you step-by-step through available Part C and D plans while taking your prescription drug costs into consideration. You do not need to register with the Website to use it; however, you can safely

enter your Medicare number in the tool to view your current plan enrollment information and specific plan costs. This can help you compare plans and their costs specific to you.

SHIP suggests that you review your Medicare health and drug coverage each year to ensure you are getting the best coverage for your needs at the best price.

If you have questions about Medicare, contact SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

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*John Williams is a Medicare Specialist with State Health Insurance Assistance Program (SHIP). Hoosiers can get answers to Medicare questions by calling SHIP at 800-452-4800 Monday - Friday between 8:00AM - 4:00PM.*